

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: RODRIGUEZ, RICARDO M

§ Case No. 09-71466

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

BERNARD J. NATALE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$124,261.00</u>	Assets Exempt: <u>\$65,425.00</u>
Total Distribution to Claimants: <u>\$38,087.85</u>	Claims Discharged Without Payment: <u>\$20,260.76</u>
Total Expenses of Administration: <u>\$41,931.11</u>	

3) Total gross receipts of \$ 100,018.96 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 20,000.00 (see **Exhibit 2**), yielded net receipts of \$80,018.96 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$107,883.00	\$34,158.00	\$34,158.00	\$34,158.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	41,931.11	41,931.11	41,931.11
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	55,437.00	26,882.61	24,190.61	3,929.85
TOTAL DISBURSEMENTS	\$163,320.00	\$102,971.72	\$100,279.72	\$80,018.96

4) This case was originally filed under Chapter 7 on April 13, 2009.
. The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 06/08/2010 By: /s/BERNARD J. NATALE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Personal Injury Case - No Present Value to Debto	1129-000	100,000.00
Interest Income	1270-000	18.96
TOTAL GROSS RECEIPTS		\$100,018.96

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Melissa Rodriguez	Payment for Melissa's Exemption	8100-002	5,000.00
Ricardo Rodriguez	Payment of Debtor's Exemption	8100-002	15,000.00
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$20,000.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
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EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Rockford Radiology	4210-000	N/A	927.00	927.00	927.00
GMAC Mortgage	4110-000	74,597.00	N/A	N/A	0.00
Home Comings Financial	4110-000	33,286.00	N/A	N/A	0.00
Metro Medical Services	4210-000	N/A	560.00	560.00	560.00
OSF St Anthony	4210-000	N/A	1,766.00	1,766.00	1,766.00
Perryville Surgical	4210-000	N/A	5,405.00	5,405.00	5,405.00
Blue Cross & Blue Shield of Illinois	4210-000	N/A	25,500.00	25,500.00	25,500.00
TOTAL SECURED CLAIMS		\$107,883.00	\$34,158.00	\$34,158.00	\$34,158.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BERNARD J. NATALE, LTD.	3120-000	N/A	58.13	58.13	58.13
BERNARD J. NATALE, LTD.	3110-000	N/A	3,806.75	3,806.75	3,806.75
McNally Law Offices	3210-600	N/A	11,111.11	11,111.11	11,111.11
Pete E Naylor	3210-600	N/A	19,028.72	19,028.72	19,028.72
BERNARD J. NATALE	2100-000	N/A	7,250.90	7,250.90	7,250.90
Pete E Naylor	3220-610	N/A	675.50	675.50	675.50
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	41,931.11	41,931.11	41,931.11

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIORITY UNSECURED CLAIMS		0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Discover Bank	7100-000	N/A	8,865.83	8,865.83	1,440.29
Recovery Mgmt Systems Corp	7100-000	N/A	5,532.08	5,532.08	898.71
Recovery Mgmt Systems Corp	7100-000	N/A	3,053.14	3,053.14	495.99
Chase Bank USA, N.A.	7100-000	N/A	4,768.58	4,768.58	774.67
Acct Rcv Svc	7100-000	N/A	1,027.98	1,027.98	167.00
Rockford Mercantile	7100-000	N/A	3,635.00	943.00	153.19
Alpine Bank & Trust Co	7100-000	N/A	N/A	0.00	0.00
Amcore Bank NA	7100-000	N/A	N/A	0.00	0.00
Citibank USA	7100-000	5,532.00	N/A	N/A	0.00
Creditors Protection Services	7100-000	742.00	N/A	N/A	0.00
Creditors Protection Services	7100-000	62.00	N/A	N/A	0.00

Discover Financial	7100-000	8,865.00	N/A	N/A	0.00
Fia CSNA	7100-000	2,991.00	N/A	N/A	0.00
HSBC/Best Buy	7100-000	3,210.00	N/A	N/A	0.00
Mutual Management	7100-000	953.00	N/A	N/A	0.00
Mutual Management	7100-000	620.00	N/A	N/A	0.00
Mutual Management	7100-000	577.00	N/A	N/A	0.00
Mutual Management	7100-000	528.00	N/A	N/A	0.00
Mutual Management	7100-000	432.00	N/A	N/A	0.00
Mutual Management	7100-000	313.00	N/A	N/A	0.00
Mutual Management	7100-000	303.00	N/A	N/A	0.00
Mutual Management	7100-000	291.00	N/A	N/A	0.00
Mutual Management	7100-000	50.00	N/A	N/A	0.00
Rockford Mercantile	7100-000	18,064.00	N/A	N/A	0.00
Rockford Mercantile	7100-000	1,766.00	N/A	N/A	0.00
Rockford Mercantile	7100-000	923.00	N/A	N/A	0.00
Rockford Mercantile	7100-000	572.00	N/A	N/A	0.00
Rockford Mercantile	7100-000	567.00	N/A	N/A	0.00
Rockford Mercantile	7100-000	359.00	N/A	N/A	0.00
Washington Mutual/Providian	7100-000	4,768.00	N/A	N/A	0.00
Zale/CBSD	7100-000	2,949.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS		55,437.00	26,882.61	24,190.61	3,929.85

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-71466

Trustee: (330370) BERNARD J. NATALE

Case Name: RODRIGUEZ, RICARDO M

Filed (f) or Converted (c): 04/13/09 (f)

§341(a) Meeting Date: 05/21/09

Period Ending: 06/08/10

Claims Bar Date: 10/02/09

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Real Estate located at 843 Marie Ave, Machesney,	88,361.00	0.00	DA	0.00	FA
2	Checking account with Alpine Bank	0.00	0.00	DA	0.00	FA
3	Miscellaneous used household goods	800.00	0.00	DA	0.00	FA
4	Personal used clothing	300.00	0.00	DA	0.00	FA
5	401k through employer	30,000.00	0.00	DA	0.00	FA
6	2008 Income Tax Return	2,000.00	0.00	DA	0.00	FA
7	Personal Injury Case - No Present Value to Debto ORIGINAL SHOWN ON SCHEDULE B FOR 0.00 AND EXEMPTED FOR 0.00 ON SCHEDULE C. AMENDED SCHEDULES FILED 6/4/09	20,000.00	51,700.00		100,000.00	FA
8	1995 Toyota Celica with 195,000 miles	1,125.00	0.00	DA	0.00	FA
9	1999 Ford Explorer with 77,500 miles	1,125.00	0.00	DA	0.00	FA
10	1988 Chevrolet C1500 Truck with 135,000 miles	550.00	25.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		18.96	FA
11	Assets Totals (Excluding unknown values)	\$144,261.00	\$51,725.00		\$100,018.96	\$0.00

Major Activities Affecting Case Closing:

OBJECTION TO CLAIMS PENDING.

Initial Projected Date Of Final Report (TFR): June 30, 2010

Current Projected Date Of Final Report (TFR): March 9, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-71466

Case Name: RODRIGUEZ, RICARDO M

Taxpayer ID #: **-***4367

Period Ending: 06/08/10

Trustee: BERNARD J. NATALE (330370)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****23-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
09/09/09	{7}	HUPY & ABRAHAM SC	PARTIAL PYMT OF SETTLEMENT	1129-000	63,388.89		63,388.89
09/09/09	{7}	Hupy & Abraham SC	Partial Pymt of PI Settlement	1142-000	63,388.89		126,777.78
09/09/09	{7}	HUPY & ABRAHAM SC	Reversed Deposit 100001 1 PARTIAL PYMT OF SETTLEMENT	1142-000	-63,388.89		63,388.89
09/28/09	{7}	State Farm Mutual Automobile Ins.	Pymt in Personal Injury Case	1142-000	11,111.11		74,500.00
09/28/09	{7}	State Farm Mutual Automobile Ins. Co.	Pymt on Personal Injury Case	1142-000	25,500.00		100,000.00
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.46		100,001.46
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	4.08		100,005.54
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	4.21		100,009.75
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	4.21		100,013.96
01/26/10		To Account #*****2366	Transfer to payments distributions of settlement	9999-000		85,000.00	15,013.96
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	3.48		15,017.44
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.57		15,018.01
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.67		15,018.68
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.10		15,018.78
04/06/10		Wire out to BNYM account 9200*****2365	Wire out to BNYM account 9200*****2365	9999-000	-15,018.78		0.00

ACCOUNT TOTALS	85,000.00	85,000.00	\$0.00
Less: Bank Transfers	-15,018.78	85,000.00	
Subtotal	100,018.78	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$100,018.78	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-71466

Case Name: RODRIGUEZ, RICARDO M

Taxpayer ID #: **-***4367

Period Ending: 06/08/10

Trustee: BERNARD J. NATALE (330370)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****23-66 - Checking Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/26/10		From Account #*****2365	Transfer to payments distributions of settlement	9999-000	85,000.00		85,000.00
01/26/10	101	Pete E Naylor	Payment of Special Counsel Attorney Fees	3210-600		19,028.72	65,971.28
01/26/10	102	McNally Law Offices	Payment of Special Counsel Attorney Fees	3210-600		11,111.11	54,860.17
01/26/10	103	Pete E Naylor	Payment of Special Counsel Expenses	3220-610		675.50	54,184.67
01/26/10	104	Melissa Rodriguez	Payment for Melissa's Exemption	8100-002		5,000.00	49,184.67
01/26/10	105	Ricardo Rodriguez	Payment of Debtor's Exemption	8100-002		15,000.00	34,184.67
01/26/10	106	Perryville Surgical	Payment of Medical Lien	4210-000		5,405.00	28,779.67
01/26/10	107	OSF St Anthony	Payment of Medical Lien	4210-000		1,766.00	27,013.67
01/26/10	108	Rockford Radiology	Payment of Medical Lien	4210-000		927.00	26,086.67
01/26/10	109	Metro Medical Services	Payment of Medical Lien	4210-000		560.00	25,526.67
01/26/10	110	Blue Cross & Blue Shield of Illinois	Payment of Medical Claim	4210-000		25,500.00	26.67
04/06/10		Wire out to BNYM account 9200*****2366	Wire out to BNYM account 9200*****2366	9999-000	-26.67		0.00

ACCOUNT TOTALS	84,973.33	84,973.33	\$0.00
Less: Bank Transfers	84,973.33	0.00	
Subtotal	0.00	84,973.33	
Less: Payments to Debtors		20,000.00	
NET Receipts / Disbursements	\$0.00	\$64,973.33	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-71466

Case Name: RODRIGUEZ, RICARDO M

Taxpayer ID #: **-***4367

Period Ending: 06/08/10

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-*****23-65 - Money Market Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****2365	Wire in from JPMorgan Chase Bank, N.A. account *****2365	9999-000	15,018.78		15,018.78
04/14/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0700%	1270-000	0.18		15,018.96
04/14/10		To Account #9200*****2366	For Final Distributions	9999-000		15,018.96	0.00

ACCOUNT TOTALS	15,018.96	15,018.96	\$0.00
Less: Bank Transfers	15,018.78	15,018.96	
Subtotal	0.18	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.18	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-71466

Case Name: RODRIGUEZ, RICARDO M

Taxpayer ID #: **-***4367

Period Ending: 06/08/10

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-*****23-66 - Checking Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****2366	Wire in from JPMorgan Chase Bank, N.A. account *****2366	9999-000	26.67		26.67
04/14/10		From Account #9200*****2365	For Final Distributions	9999-000	15,018.96		15,045.63
04/15/10	10111	BERNARD J. NATALE	Dividend paid 100.00% on \$7,250.90, Trustee Compensation; Reference:	2100-000		7,250.90	7,794.73
04/15/10	10112	Discover Bank	Distribution paid 16.24% on \$8,865.83; Claim# 1; Filed: \$8,865.83; Reference: 3563	7100-000		1,440.29	6,354.44
04/15/10	10113	Chase Bank USA, N.A.	Distribution paid 16.24% on \$4,768.58; Claim# 4; Filed: \$4,768.58; Reference: 9499	7100-000		774.67	5,579.77
04/15/10	10114	Acct Rcv Svc	Distribution paid 16.24% on \$1,027.98; Claim# 5; Filed: \$1,027.98; Reference: 67765 - MEDICAL	7100-000		167.00	5,412.77
04/15/10	10115	Rockford Mercantile	Distribution paid 16.24% on \$943.00; Claim# 6; Filed: \$3,635.00; Reference: 2304	7100-000		153.19	5,259.58
04/15/10	10116	BERNARD J. NATALE, LTD.	Combined Check for Claims#ATTY,EXP			3,864.88	1,394.70
			Dividend paid 100.00% on \$3,806.75; Claim# ATTY; Filed: \$3,806.75	3110-000			1,394.70
			Dividend paid 100.00% on \$58.13; Claim# EXP; Filed: \$58.13	3120-000			1,394.70
04/15/10	10117	Recovery Mgmt Systems Corp	Combined Check for Claims#2,3			1,394.70	0.00
			Dividend paid 16.24% on \$5,532.08; Claim# 2; Filed: \$5,532.08; Reference: 1632 - ASSIG OF CITIBANK	7100-000			0.00
			Dividend paid 16.24% on \$3,053.14; Claim# 3; Filed: \$3,053.14; Reference: 6250 - CITIBANK -ZALES	7100-000			0.00

ACCOUNT TOTALS	15,045.63	15,045.63	\$0.00
Less: Bank Transfers	15,045.63	0.00	
Subtotal	0.00	15,045.63	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$15,045.63	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-71466

Case Name: RODRIGUEZ, RICARDO M

Taxpayer ID #: **-***4367

Period Ending: 06/08/10

Trustee: BERNARD J. NATALE (330370)

Bank Name: The Bank of New York Mellon

Account: 9200-*****23-66 - Checking Account

Blanket Bond: \$552,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****23-65	100,018.78	0.00	0.00
Checking # ***-*****23-66	0.00	64,973.33	0.00
MMA # 9200-*****23-65	0.18	0.00	0.00
Checking # 9200-*****23-66	0.00	15,045.63	0.00
	<u>\$100,018.96</u>	<u>\$80,018.96</u>	<u>\$0.00</u>